

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In Re:	)	Case No. 20-40270-tjt
Cassandra Jackson (xxx-xx-5704)	)	
	)	Chapter 13
Debtor(s)	)	
	)	Hon. Thomas J. Tucker

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**ORDER CONFIRMING PLAN**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Gudeman & Associates, P.C., Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$FEEAPP in fees and \$FEEAPP in expenses, and that the portion of such claim which has not already been paid, to-wit: \$FEEAPP shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- [X] The Debtor(s) shall remit 100% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the case and shall not alter withholdings without Court approval.
- [X] The Debtor(s)' Plan shall continue for no less than 48 months.
- [X] The plan payment amount and frequency shall be \$646.15 bi-weekly, effective July 30, 2020
- [X] The claim of The Love Intelligence Group, LLC (PACER Claim #4) shall be paid according to the following breakdown: \$32,000.00 as a class 5.1 crammed claim, with 5.25% interest, to be paid in equal monthly payments of \$740.57 over 48 months. The remaining \$60,461.15 of the claim shall be paid as a class 9 general unsecured claim, with 0% interest. Creditor shall only be required to release their lien upon completion of the Chapter 13 Plan terms and issuance of discharge under this case no 20-40270. Failure to complete this plan and/or to receive discharge will result in this agreement being null and void. Further, Debtor shall be responsible for direct payment of all real estate taxes, utilities, and insurance. Failure to remain current on direct payment of real estate taxes, utilities and/or insurance on this property shall result in creditor moving for relief from stay.
- [X] The claim of Detroit Water and Sewerage Department (PACER Claim #3) shall be paid as a Class 5.1 claim in the amount of \$287.61 with 12% interest, to be paid in equal monthly payments of \$7.57 per month, over 48 months.
- [X] The claim of Ally Bank (PACER Claim #6) shall be paid according to the following breakdown: \$9,400.00 as a class 5.1 crammed claim, with 6.5% interest, to be paid in equal monthly payments of \$222.92 over 48 months. The remaining \$6,003.73 of the claim shall be paid as a class 9 general unsecured claim, with 0% interest. Creditor shall have 28 days to object to this provision
- [X] The claim of Wayne County Treasurer for the 2017 property taxes (PACER Claim #1) shall be paid as a Class 5.1 modified claim, in the amount of \$1,200.48 with 18% interest, to be paid in equal monthly payments in the amount of \$36.26, over 48 months.
- [X] The claim of Wayne County Treasurer for the 2016 and 2018 property taxes (PACER Claim #1) shall be paid as a Class 5.1 modified claim, in the amount of \$1,552.03 with 12% interest, to be paid in equal monthly payments in the amount of \$40.87, over 48 months.
- [X] The claim of Wayne County Treasurer for the 2019 property taxes (PACER Claim #7) shall be paid as a Class 5.1 modified claim, in the amount of \$707.41 with 12% interest, to be paid in equal monthly payments in the amount of \$18.63, over 48 months.

- [X] The Debtor(s) shall remit 100% of the net amount of all profit-sharing/bonuses received after the commencement of this case.

## **Objections Withdrawn**

Approved:

/s/ Tammy L. Terry  
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**Signed on August 5, 2020**



**/s/ Thomas J. Tucker**

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**Thomas J. Tucker  
United States Bankruptcy Judge**